I.   **AMENDMENT**

A.   **In the claims**

Please amend the claims as follows:

1. (Previously presented)   An apparatus configured to transform data representing components temporally decomposed from residential property, the apparatus including:

a computer system configured to receive input data including data representing a plurality of components temporally decomposed from residential property, the components including a residential estate for years interest and a residential remainder interest, the computer system comprising:

a processor programmed to manipulate the data representing the plurality of components to produce a separate valuation of each of the plurality of components, wherein at least one of the valuations reflects that there is a terminal rent recovery period for the residential estate for years interest, and to generate digital data representing documentation including the separate valuation of each of said plurality of components; and

an output device to produce the documentation.

2. (Cancelled)

3. (Previously presented)   The apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years interest.

4. (Cancelled)

5. (Previously presented)   The apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years is a term of years interest.

6. (Cancelled)

7. (Previously presented)   The apparatus of claim 1, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

8. (Cancelled)

9. (Previously presented)   The apparatus of claim 1, wherein the residential property is a single-family dwelling.

10. (Cancelled)

11. (Previously presented)   The apparatus of claim 3, wherein the residential property is a single-family dwelling.

12. (Cancelled)

13. (Previously presented)   The apparatus of claim 5, wherein the residential

property is a single-family dwelling.

14. (Cancelled)

15. (Previously presented)   The apparatus of claim 7, wherein the residential

property is a single-family dwelling.

16. (Cancelled)

17. (Previously presented)   An apparatus configured to transform data

representing a component temporally decomposed from residential property, the apparatus

including:

a computer system configured to receive input data including data representing

one component of residential property, the one component being one member of a group of at

least two components temporally decomposed from the residential property, the group of at

least two components including a residential estate for years interest and a residential

remainder interest, the computer system comprising:

a processor programmed to manipulate the data representing the one

component to produce a valuation of the one component, wherein the valuation reflects that

there is a terminal rent recovery period for the residential estate for years interest, and to

generate digital data representing documentation including the valuation of the one component;

and

an output device to produce the documentation.

18. (Previously presented)   The apparatus of claim 17, wherein the terminal

rent recovery period has a length of at least eighteen months.

19. (Previously presented)   The apparatus of claim 17, wherein the valuation reflects that the residential estate for years interest is an augmented estate for years interest.

20. (Previously presented)   The apparatus of claim 17, wherein the valuation reflects that the residential estate for years interest is an augmented estate for years interest.

21. (Previously presented)   The apparatus of claim 17, wherein the valuation reflects that the residential estate for years includes a term of years interest.

22. (Cancelled)

23. (Previously presented)   The apparatus of claim 17, wherein the valuation reflects that one of the at least two components includes a fractional interest in only one of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

24. (Cancelled)

25. (Previously presented)   The apparatus of claim 17, wherein the residential property is a single-family dwelling.

26. (Cancelled)

27. (Previously presented)   The apparatus of claim 19, wherein the residential property is a single-family dwelling.

28. (Previously presented)   The apparatus of claim 20, wherein the residential property is a single-family dwelling.

29. (Previously presented)   The apparatus of claim 21, wherein the residential property is a single-family dwelling.

30. (Cancelled)

31. (Previously presented)   The apparatus of claim 23, wherein the residential property is a single-family dwelling.

32. (Cancelled)

33. (Previously presented)   The apparatus of any one of claims 1, 3, 5, 7, 9, 11, 13, 15, 17, 18, 19, 20, 21, 23, 25, 27, 28, 29, 31, the apparatus further including:

a second computer system configured to receive at least some of the documentation, the second computer system comprising:

a second processor programmed to control the second computer system to change said at least some of the documentation to produce second digital data representing second documentation including an other valuation of an equity interest in one of the components; and

a second output device to produce the second documentation.

34. (Previously presented)   The apparatus of any one of claims 1, 9, 11, 13, 15, 17, 18, 25, 27, 28, 29, 31, the apparatus further including:

a second computer system configured to receive at least some of the documentation, the second computer system further comprising:

a second processor programmed to control the second computer to change said at least some of the documentation to generate second digital data representing second documentation including an amount of a residential lease payment including at least one of a rental payment arrearage and an escrow account payment arrearage; and

a second output device connected to the second processor to produce the second documentation including the amount of the residential lease payment.

35. (Previously presented)   The computer apparatus of claim 34, wherein the residential lease payment includes an arrearage penalty.

36. (Previously presented)   An apparatus configured to transform data representing components temporally decomposed from residential property, the apparatus including:

a computer system configured to receive, into a memory, input data representing residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest, the computer system further comprising:

a processor programmed to manipulate the input data to produce digital data

representing documentation including a computed tax valuation of at least one of said

components; and

an output device to produce the documentation.

37. (Previously presented) An apparatus configured to transform data

representing components temporally decomposed from residential property, the apparatus

including:

a computer system configured to receive input data, the data representing

residential property, wherein the property is temporally decomposed into components including

a residential estate for years interest and a residential remainder interest, wherein there is a

terminal rent recovery period for the residential estate for years interest, the computer system

further comprising:

a processor programmed to manipulate the input data to produce digital data

representing documentation including a computed insurance premium on one of said

components; and

an output device to produce the documentation.

38. (Previously presented) An apparatus configured to transform data

representing an equity interest in a component of residential property, the apparatus including:

a computer system configured to receive input data including data representing

an equity interest in a component of residential property, wherein the property is temporally

decomposed into components including a residential estate for years interest and a residential

remainder interest, wherein the component of residential property is one of the residential

estate for years interest and the remainder interest, wherein there is a terminal rent recovery

period for the residential estate for years interest, the computer system comprising:

a processor programmed to manipulate the data representing the equity interest

to compute a tax valuation of the equity interest and to generate digital data representing

documentation including the tax valuation; and

an output device to produce the documentation.

39. (Previously presented)   The apparatus of claim 38, wherein the residential

property is a single-family dwelling.

40. (Previously presented)   An apparatus configured to transform data

representing an equity interest in a component of residential property, the apparatus including:

a computer system configured to receive input data including data representing

an equity interest in a component of residential property, wherein the property is temporally

decomposed into components including a residential estate for years interest and a residential

remainder interest, wherein the component of residential property is one of the residential

estate for years interest and the remainder interest, wherein there is a terminal rent recovery

period for the residential estate for years interest, the computer system further comprising:

a processor programmed to manipulate the data representing the equity interest

to compute a valuation of the equity interest and to generate digital data representing

documentation including the valuation of the equity interest; and

an output device to produce the documentation.

41. (Previously presented)   The apparatus of claim 40, wherein the residential

property is a single-family dwelling.

42. (Currently amended)   A method of using an apparatus to transform data

representing components temporally decomposed from residential property, the method
including:

~~providing~~ configuring a computer system, including a processor and an output device,
~~configured~~ to receive input data representing a plurality of components temporally decomposed
from residential property, the components including a residential estate for years interest and a
residential remainder interest, wherein there is a terminal rent recovery period for the residential
estate for years interest;

controlling the processor to manipulate the data representing the plurality of
components to produce a separate valuation of each of the plurality of said components and to
generate digital data representing documentation including the separate valuation of each of
the plurality of said components; and

producing the documentation at the output device.

43.   (Currently amended)   A method of using an apparatus to transform data
representing a component temporally decomposed from residential property, the method
including:

~~providing~~ configuring a computer system, including a processor and an output
device, ~~configured~~ to receive input data including data representing a temporally decomposed
component of residential property, wherein the temporally decomposed component of the
residential property is one of a residential estate for years interest and a residential remainder
interest, wherein there is a terminal rent recovery period for the residential estate for years
interest;

controlling the processor to manipulate the data representing the temporally
decomposed component to produce a valuation of the component and to generate digital data
representing documentation including the valuation, wherein the valuation reflects that there is

a terminal rent recovery period for the residential estate for years interest; and

producing the documentation including the valuation at the output device.

44. (Currently amended)   A method of using an apparatus to transform data representing a component temporally decomposed from residential property, the method including:

~~providing~~ configuring a computer system, including a processor and an output device, ~~configured~~ to receive input data including data representing a temporally decomposed component from residential property, wherein the temporally decomposed component from the residential property is one of a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the processor to manipulate the data representing the temporally decomposed component to produce digital data representing documentation including a computed tax valuation of the temporally decomposed component; and

producing, at the output device, the documentation including the tax valuation.

45. (Currently amended)   A method of using an apparatus to transform data representing a component from residential property, the method including:

~~providing~~ configuring a computer system, including a processor and an output device, ~~configured~~ to receive input data including data representing a component from residential property, wherein the component from the residential property is one of a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the processor to manipulate the data representing the component to

produce digital data representing documentation including a computed insurance premium on the component; and

producing the documentation including the insurance premium at the output device.

46. (Currently amended)   A method of using an apparatus to transform data representing an equity interest in a component of residential property, the method including:

providing configuring a computer system, including a processor and an output device, configured to receive input data including data representing an equity interest in a component of residential property, wherein the component of the residential property is one of a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the processor to manipulate the data representing the component to produce digital data representing documentation including a computed tax valuation of the equity interest; and

producing, at the output device, the documentation including the tax valuation.

47. (Currently amended)   A method of using an apparatus to transform data representing including an equity interest in a component of temporally decomposed residential property, the method including:

providing configuring a computer system, including a processor and an output device, configured to receive input data including data representing an equity interest in a component of residential property, wherein the component of the residential property is one of a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest:

controlling the processor to manipulate the data representing the equity interest to compute a valuation of the equity interest and to generate digital data representing documentation including the valuation of the equity interest, wherein the valuation reflects that there is a terminal rent recovery period for the residential estate for years interest; and

producing, at the output device, the documentation including the valuation.

48. (Previously presented)   A computer program product having computer code stored thereon, which when run on a computer causes a computer system to perform the steps of:

receiving input data at the computer system including data representing a component of residential property, wherein the component is one of a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest, the computer system including a processor and an output device;

controlling the processor to manipulate the data representing the component to produce a separate valuation of each of the residential estate for years interest and the residential remainder interest, wherein the valuation of the residential estate for years interest reflects that there is a terminal rent recovery period for the residential estate for years interest, and to generate digital data representing documentation including at least one of the valuations; and

producing the documentation at the output device.

49. (Previously presented)   A computer program product having computer code stored thereon, which when run on a computer causes a computer system to perform the steps of:

receiving input data at the computer system, the computer system including a processor and an output device, the input data representing an equity interest in a component of residential property, wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the processor to manipulate the input data to produce a valuation of the equity interest and to generate digital data representing documentation including the valuation, wherein the valuation reflects that there is a terminal rent recovery period for the residential estate for years interest; and

producing the documentation at the output device.

50. (Previously presented)   A computer-readable non-transitory media tangibly embodying a program of instructions executable by a computer to perform the steps of

receiving input data at a computer system, the computer system including a processor and an output device, wherein the receiving includes standardizing the input data with at least one computer-generated screen, the input data representing residential property, wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the processor to change the input data to produce a valuation of one of the components and to generate digital data representing documentation including the valuation, wherein the valuation reflects that there is a terminal rent recovery period for the residential estate for years interest, wherein the controlling includes forming the documentation as standardized documentation by obtaining at least one stored model document from computer-accessible memory; and

producing the documentation at the output device.

51. (Currently Amended)   The media of claim 50, wherein the media
comprises at least one of a RAM, a ROM, a disk, an ASIC, and a PROM.

52. (Previously presented)   An apparatus configured to manipulate data
representing components temporally decomposed from residential property, the apparatus
including:

a computer system configured to receive input data representing components of
temporally decomposed residential property, the components including a residential estate for
years interest and a residential remainder interest, wherein at least one of the valuations
reflects that there is a terminal rent recovery period for the residential estate for years interest,
the computer system comprising:

a processor programmed to manipulate the input data to produce a respective
valuation of each of a plurality of the components and to generate digital data representing
documentation including each respective valuation, wherein at least one of the valuations
reflects that there is a terminal rent recovery period for the residential estate for years interest;
and

an output device to produce the documentation.

53. (Previously presented)   An apparatus configured to manipulate data
representing a component temporally decomposed from residential property, the apparatus
including:

a computer system configured to receive input data including data representing a
component of temporally decomposed residential property, wherein the component is one of a

residential estate for years interest and a residential remainder interest, wherein there is a

terminal rent recovery period for the residential estate for years interest, the computer system

further comprising:

a processor programmed to manipulate the data representing the component to

produce a valuation of the component and to generate digital data representing documentation

including the valuation, wherein the valuation reflects that there is a terminal rent recovery

period for the residential estate for years interest; and

an output device to produce the documentation.

54. (Previously presented)   An apparatus configured to manipulate data

representing a temporally decomposed component of residential property, the apparatus

including:

a computer system configured to receive input data representing a temporally

decomposed component of residential property, the computer system comprising:

a processor programmed to manipulate the input data to generate digital data

representing documentation including a computed tax on the component, wherein temporally

decomposed components of the residential property include a residential estate for years

interest and a residential remainder interest, wherein there is a terminal rent recovery period for

the residential estate for years interest; and

an output device to produce the documentation including the tax.

55. (Previously presented)   An apparatus configured to manipulate data

representing a temporally decomposed component of residential property, the apparatus

including:

a computer system configured to receive input data, the data representing a

temporally decomposed component of residential property, wherein temporally decomposed

components of the residential property include a residential estate for years interest and a

residential remainder interest, wherein there is a terminal rent recovery period for the residential

estate for years interest, the computer system further comprising:

a processor programmed to manipulate the input data to generate digital data

representing documentation including a computed tax on at least one of said components; and

an output device to produce the documentation including the tax.

56. (Currently amended)   A method of using an apparatus to manipulate data

representing a component temporally decomposed from residential property, the method

including:

~~providing~~ configuring a computer system to receive input data, the computer

system including a processor and an output device, the data representing residential property,

wherein the property is temporally decomposed into components including a residential estate

for years interest and a residential remainder interest, wherein there is a terminal rent recovery

period for the residential estate for years interest;

controlling the processor to manipulate the input data to compute a tax on one of

the components and to generate digital data representing documentation including the tax; and

converting, at the output device, the digital data into documentation including the

tax.

57. (Previously presented)   An apparatus configured to manipulate data

representing a component temporally decomposed from residential property, the apparatus

including:

a computer system configured to receive input data representing a component of

temporally decomposed residential property, the components of the residential property

including a residential estate for years interest and a residential remainder interest, wherein

there is a terminal rent recovery period for the residential estate for years interest, the computer

system further comprising:

a processor programmed to manipulate the input data to compute a valuation of

the component, wherein the valuation reflects that there is a terminal rent recovery period for

the residential estate for years interest, and to generate digital data representing documentation

including the valuation; and

an output device to convert the digital data into documentation including the

valuation.

58. (Previously presented)   The apparatus of claim 9, wherein the terminal rent

recovery period has a length of at least eighteen months.

59. (Previously presented)   The apparatus of claim 52, wherein at least one of

the valuations reflects that the residential estate for years interest is an augmented estate for

years interest.

60. (Previously presented)   The apparatus of claim 52, wherein the residential

property is a single-family dwelling.

61. (Previously presented)   The apparatus of claim 52, wherein at least one of

the valuations reflects that one of the components includes a fractional interest in only one of a

group of assets with two members, the group of assets comprising a contingent equity interest

in the residential property that is a primary equity interest and a corresponding contingent equity

interest in the residential property that is a secondary equity interest.

62. (Previously presented)   The apparatus of claim 52, wherein at least one of the valuations reflects that the residential estate for years is a term of years interest.

63. (Previously presented)   The apparatus of claim 52, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

64. (Previously presented)   The apparatus of claim 53, wherein at least one of the valuations reflects that the residential estate for years includes a term of years interest.

65. (Previously presented)   The apparatus of claim 53, wherein the residential property is a single-family dwelling.

66. (Previously presented)   The apparatus of claim 53, the apparatus further including:

a second computer system configured to receive at least some of the documentation, the second computer system comprising:

a second processor programmed to control the second computer system to change said at least some of the documentation to produce second digital data representing second documentation including an other valuation of an equity interest in one of the components; and

a second output device to convert the second digital data into the second

documentation including the other valuation.

67. (Previously presented)   The computer program product of any one of

claims 48, 49, wherein the documentation includes a financial document.

68. (Previously presented)   The computer-readable media of any one of claims

50, 51, wherein the documentation includes a financial document.

69. (Previously presented)   The method of any one of claims 42-47, 56,

wherein the documentation includes a financial document.

70. (Previously presented)   The apparatus of any one of claims 1, 9, 28, 29,

53, 60, 61, wherein the terminal rent recovery period has a length of at least two years.

71. (Previously presented)   The method of any one of claims 42, 43, wherein

the terminal rent recovery period has a length of at least two years.

72. (Previously presented)   The method of claim 71, wherein the residential

property is a single-family dwelling.